

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): **Pamela A. Burford**

Case No: **09-34274**

This plan, dated July 21, 2009, is:

the *first* Chapter 13 plan filed in this case.
 a modified plan, which replaces the plan dated _____.

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than ten (10) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing. Objection due date: . Confirmation hearing is set for September 16, 2009 @ 9:00 a.m. 701 E.Broad Street, Richmond VA 5th Floor Rm 5000. If no objections are timely filed, a confirmation hearing will NOT be held.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$16,807.00**

Total Non-Priority Unsecured Debt: **\$18,181.00**

Total Priority Debt: **\$160.00**

Total Secured Debt: **\$5,075.00**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$100.00 Monthly for 1 months, then \$280.00 Monthly for 43 months.** Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **12,140.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid 10% of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **2,845.00** balance due of the total fee of \$ **3,000.00** concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
Chesterfield County - Taxes	Taxes and certain other debts Personal property	160.00	Prorata 1 months

3. Secured Creditors and Motions to Value Collateral.

This paragraph provides for claims of creditors who hold debts that are secured by real or personal property of the debtors(s) but (a) are not secured solely by the debtor(s)' principal residence and (b) do not have a remaining term longer than the length of this plan.

A. Claims to Which § 506 Valuation is NOT Applicable. Claims listed in this subsection consist of debts secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor for which the debt was incurred within 910 days of the filing of the bankruptcy petition, or if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See § 1325(a)(5). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the amount of the claim in column (d) with interest at the rate stated in column (e). **Upon confirmation of the plan, the interest rate shown below will be binding unless a timely written objection to confirmation is filed and sustained by the Court.** Payments distributed by the Trustee are subject to the availability of funds.

<u>(a) Creditor</u>	<u>(b) Collateral</u>	<u>(c) Purchase Date</u>	<u>(d) Est Claim Amt</u>	<u>(e) Interest Rate</u>	<u>(f) Monthly Paymt& Estimate Term**</u>
-NONE-					

B. Claims to Which §506 Valuation is Applicable. Claims listed in this subsection consist of any claims secured by personal property not described in Plan paragraph 3.A. After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the replacement value as stated in column (d) or the amount of the claim, whichever is less, with interest at the rate stated in column (e). The portion of any allowed claim that exceeds the value indicated below will be treated as an unsecured claim. **Upon confirmation of the plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed and sustained by the Court.** Payments distributed by the Trustee are subject to the availability of funds.

<u>(a) Creditor</u>	<u>(b) Collateral</u>	<u>(c) Purchase Date</u>	<u>(d) Replacement Value</u>	<u>(e) Interest Rate</u>	<u>(f) Monthly Paymt& Estimate Term**</u>
GMAC	2004 Chevrolet Cavalier Mileage 89,000	December 2004	5,075.00	5.25%	Prorata 24 months Adequate Protection: \$50/mo

**** THE MONTHLY PAYMENT STATED HERE SHALL BE THE ADEQUATE PROTECTION PAYMENTS PURSUANT TO 1326(a)(1)(C) TO THESE CREDITORS UNLESS OTHERWISE PROVIDED IN PARAGRAPH 11 OR BY SEPARATE ORDER OF THE COURT.**

C. **Collateral to be surrendered.** Upon confirmation of the plan, or before, the debtor will surrender his or her interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled shall be paid as a non-priority unsecured claim. The order confirming the plan shall have the effect of terminating the automatic stay as to the collateral surrendered.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Total Claim</u>	<u>Full Satisfaction (Y/N)</u>
-NONE-			

4. Unsecured Claims.

A. **Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 10 %. If this case were liquidated under Chapter 7, the debtor(s) estimate unsecured creditors would receive a dividend of approximately 0 %.

B. **Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. Long Term Debts and claims Secured by the Debtor(s)' Primary Residence.

Creditors listed below are either secured by the debtor(s)' principal residence or hold a debt the term of which extends beyond the term of this plan.

A. **Debtor(s) to pay claim directly.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
America Servicing Company	Location: 5201 South Jessup Road, Chesterfield VA	1,439.01	0.00	0%	0 months	

**Debtor is NOT on the mortgage
Her brother, Charles Burford
is on the mortgage and he and
the debtor make the payments.**

B. **Trustee to pay the contract payments and the arrearages.** The creditors listed below will be paid by the Trustee the regular contract monthly payments during the term of this plan. The arrearage claims, if any, will be cured by the Trustee by payments made either pro rata with other secured claims or by fixed monthly payments as indicated below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

6. Executory Contracts and Unexpired Leases. The debtor(s) move for assumption or rejection of the executory contracts

and leases listed below.

A. Executory contracts and unexpired leases to be rejected. The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
American Family Fitness	Gym Membership

B. Executory contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

7. Motions to Avoid Liens.

A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis and Amount</u>	<u>Value of Collateral</u>
-NONE-			

B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for informational purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

8. Treatment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the plan, the creditor may be treated as unsecured for purposes of distribution under the plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the plan.

9. Vesting of Property of the Estate. Property of the estate shall vest in the debtor(s) upon confirmation of the plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, or encumber real property without approval of the court.

10. Incurrence of indebtedness. During the term of the plan, the debtor(s) shall not voluntarily incur additional indebtedness in an amount exceeding \$5,000 without approval of the court.

11. Other provisions of this plan:

- (1) Upon confirmation of this plan, priority creditors are granted relief from the automatic stay only to the extent necessary to offset any pre-petition tax refund due to the debtor against any pre-petition tax liability owed by the debtor.
- (2) Debtor's attorney's fees to be paid as a priority claim.
- (3) The trustee can extend the plan up to 60 months to pay properly filed claims in this matter.
- (4) The debtor will not MODIFY THE DEED, SELL, REFINANCE, OR MODIFY THE MORTGAGE without an order from the court.
- (5) (Debtor(s) paid transactional fees: USB Filing fee \$274/ \$50 Credit counseling/\$65 Credit report (\$35 Indiv)//\$65 Debtor education (\$50 Indiv) diligence (\$40 Indiv) / In some cases: Homestead Deed \$15 UPS / \$21 clerk filing fee Homestead.

Signatures:

Dated: July 21, 2009

/s/ Pamela A. Burford
Pamela A. Burford
Debtor

/s/ Pia J. North
Pia J. North 29672
Debtor's Attorney

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);**
Matrix of Parties Served with plan

Certificate of Service

I certify that on July 21, 2009, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Pia J. North
Pia J. North 29672
Signature

8014 Midlothian Tpke; Suite 202
Richmond, VA 23235-5291

Address

(804) 323-3700

Telephone No.

Ver. 06/28/06 [effective 09/01/06]

United States Bankruptcy Court
Eastern District of Virginia

In re Pamela A. Burford

Debtor(s)

Case No.
Chapter

09-34274
13

SPECIAL NOTICE TO SECURED CREDITOR

GMAC
Post Office Box 8135
Cockeysville, MD 21030

GMAC AB Corp Reg Agent
GMAC Auto. Bank
P.O. Box 1463
Richmond, VA 23218-1462

To:

Name of creditor

2004 Chevrolet Cavalier Mileage 89,000 Adequate Protection: \$50/mo

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.

To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. **You should read the attached plan carefully for the details of how your claim is treated.** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

Not later than ten (10) days prior to the date set for the confirmation hearing. If no objections are timely filed, a confirmation hearing will NOT be held.

Date and time of confirmation hearing:

September 16, 2009 @ 9:00 a.m.

Place of confirmation hearing:

701 E.Broad Street, Richmond VA 5th Floor Rm 5000

Pamela A. Burford

Name(s) of debtor(s)

By: /s/ Pia J. North

Pia J. North 29672

Signature

Debtor(s)' Attorney
 Pro se debtor

Pia J. North 29672

Name of attorney for debtor(s)

**8014 Midlothian Tpke; Suite 202
Richmond, VA 23235-5291**

Address of attorney [or pro se debtor]

Tel. # **(804) 323-3700**

Fax # **(804) 323-9200**

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
 certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this July 21, 2009.

/s/ Pia J. North

Pia J. North 29672

Signature of attorney for debtor(s)

In re **Pamela A. Burford**Case No. **09-34274**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Single	Son	10/3/95
Employment:	DEBTOR	SPOUSE
Occupation	Financial Advisor	
Name of Employer	First Market Bank	
How long employed	August 2006	
Address of Employer	13700 Hull Street Road Midlothian, VA 23112	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 2,400.75	\$ N/A
\$ 0.00	\$ N/A

3. SUBTOTAL

\$ 2,400.75	\$ N/A
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

\$ 373.08	\$ N/A
\$ 84.39	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 457.47	\$ N/A
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 1,943.28	\$ N/A
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7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance
(Specify): _____

\$ 0.00	\$ N/A

12. Pension or retirement income

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

13. Other monthly income

\$ 1,653.00	\$ N/A
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(Specify): **See Detailed Income Attachment**

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 1,653.00	\$ N/A
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,596.28	\$ N/A
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor doesn't anticipate any changes in income or expenses.

\$ 3,596.28

In re Pamela A. BurfordCase No. 09-34274

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Other Monthly Income:

<u>Amortized tax refund</u>	\$ 141.00	\$	N/A
<u>Mother's contribution to household</u>	\$ 600.00	\$	N/A
<u>Brother's contribution to household</u>	\$ 400.00	\$	N/A
<u>Child support</u>	\$ 362.00	\$	N/A
<u>Incentive pay (average)</u>	\$ 150.00	\$	N/A
Total Other Monthly Income	\$ 1,653.00	\$	N/A

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ 1,439.01
a. Are real estate taxes included?	Yes <u>X</u>	No _____
b. Is property insurance included?	Yes _____	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ 150.00
b. Water and sewer		\$ 90.00
c. Telephone		\$ 35.00
d. Other <u>See Detailed Expense Attachment</u>		\$ 289.00
3. Home maintenance (repairs and upkeep)		\$ 70.00
4. Food		\$ 438.77
5. Clothing		\$ 100.00
6. Laundry and dry cleaning		\$ 25.00
7. Medical and dental expenses		\$ 60.00
8. Transportation (not including car payments)		\$ 95.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 50.00
10. Charitable contributions		\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ 124.00
b. Life		\$ 0.00
c. Health		\$ 0.00
d. Auto		\$ 87.00
e. Other		\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>Personal Property Tax</u>		\$ 13.50
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ 0.00
b. Other <u>See Detailed Expense Attachment</u>		\$ 250.00
14. Alimony, maintenance, and support paid to others		\$ 0.00
15. Payments for support of additional dependents not living at your home		\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ 0.00
17. Other _____ Other		\$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ 3,316.28
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ 3,596.28
b. Average monthly expenses from Line 18 above		\$ 3,316.28
c. Monthly net income (a. minus b.)		\$ 280.00

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Internet	\$	45.00
Dish Network	\$	97.00
Cell	\$	122.00
Trash	\$	25.00
Total Other Utility Expenditures	\$	289.00

Other Installment Payments:

Grooming and toiletries	\$	100.00
Misc. expenses	\$	100.00
Vehicle upkeep 2004	\$	50.00
Total Other Installment Payments	\$	250.00

Allstate Adj
1050 E Flamingo Rd
Las Vegas, NV 89119

EquiData
724 Thimble Shoals Blvd
Newport News, VA 23606

T Mobile
Bankruptcy Dept
P. O. Box 37380
Albuquerque, NM 87176

America Servicing Company
P.O. Box 37297
Baltimore, MD 21297

First Premier Bank
Po Box 5524
Sioux Falls, SD 57117

American Family Fitness
9748 Midlothian Tpke
Richmond, VA 23235

Focused Recovery Management
8306 Laurel Fair Circle
Suite 200
Tampa, FL 33610

Cash 2 U Payday Loans 13
6220 Hull Street Road; Suite C
Richmond, VA 23224

GMAC
Post Office Box 8135
Cockeysville, MD 21030

Check \$mart
7001 Post Road
suite 200
Dublin, OH 43016

GMAC AB Corp Reg Agent
GMAC Auto. Bank
P.O. Box 1463
Richmond, VA 23218-1462

Chesterfield County - Taxes
Richard A. Cordle, Treasurer
Post Office Box 26585
Richmond, VA 23285-0088

Healthsouth
2760 Pelham Parkway
Suite 1
Birmingham, AL 35214

Chippenham Johnston-Willis
Post Office Box 13620
Richmond, VA 23225

Nat Fin Grp
6110 Executive Blv Suite 305
Rockville, MD 20852

Citifinancial
Po Box 499
Hanover, MD 21076

Nationwide
One Nationwide Plaza
Columbus, OH 43215

Collection
700 Longwater Driv
Norwell, MA 02061

NCO
P.O. Box 41421
Philadelphia, PA 19101

Comcast
PO BOX 3002
Southeastern, PA 19398

Ntelos
Post Office Box 580423
Charlotte, NC 28258-0423